

Hummingbird Credit Counseling and Education, Inc.  
CERTIFICATE OF COMPLETION  
PERSONAL FINANCIAL MANAGEMENT INSTRUCTION COURSE

Certificate Number: 213555-C235833V-33

**Eddy Landreth**  
1080310

I CERTIFY that on February 25, 2010, at 9:14 PM EST, Eddy Landreth has completed the Personal Financial Management Instructional Course, entitled "Personal Financial Skills and Your Pursuit of Happiness" from Hummingbird Credit Counseling and Education, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide debtor education courses in North Carolina, Middle District.

By: Victoria S. Wright, Esq.

Date: February 25, 2010

Title: Executive Director of Education



Hummingbird Credit Counseling and Education, Inc.  
CERTIFICATE OF COMPLETION  
PERSONAL FINANCIAL MANAGEMENT INSTRUCTION COURSE

Certificate Number: 212871-C235121J-45

**Jane Landreth**  
1080310

I CERTIFY that on February 23, 2010, at 9:06 AM EST, Jane Landreth has completed the Personal Financial Management Instructional Course, entitled "Personal Financial Skills and Your Pursuit of Happiness" from Hummingbird Credit Counseling and Education, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide debtor education courses in North Carolina, Middle District.

By: Victoria S. Wright, Esq. Date: February 23, 2010

Title: Executive Director of Education

